

### **REMARKS/ARGUMENTS**

This Amendment is in response to the Final Office Action mailed September 18, 2008. Claims 4-35 were pending in the present application. This Amendment amends claims 4-6, 8-11, 14, 17, 18, 20-22, 24-27, 30, 33, and 34, and cancels claims 7, 12, 13, 19, 23, 28, 29, and 35 without prejudice, leaving pending in the application claims 4-6, 8-11, 14-18, 20-22, 24-27, and 30-34. Applicants submit that no new matter has been introduced by virtue of these amendments. Reconsideration of the rejected claims is respectfully requested.

### **35 U.S.C. §102 Rejection of Claims 4-35**

Claims 4-35 are rejected under 35 U.S.C. §102(c) as being anticipated by Surbey et al. (U.S. Publication No. 2004/0186750 A1, hereinafter “Surbey”). Applicants respectfully traverse.

#### **Independent Claim 4**

Applicants’ independent claim 4 (as amended) recites, in part:

providing a web-based system for storing and organizing data related to the insurance-underwriting process, wherein the web-based system is implemented using a multi-level modular architecture comprising a web-based portal, the web-based portal providing access to a plurality of web-based applications, each web-based application employing a desktop visual metaphor and providing access, via said desktop visual metaphor, to a plurality of business modules, each business module providing access to a plurality of business logic tools, each business logic tool providing access to a plurality of views for displaying data, the plurality of views including a summary view, a list view, and a details view;

configuring the web-based system such that each business module of each web-based application provides access to a common set of generic business logic tools;

configuring the web-based system such that each business logic tool of each business module provides access to a common set of generic views;

(Applicants’ independent claim 4, as amended, in part).

Applicants submit that the features of amended claim 4 are not anticipated by Surbey. For example, Surbey fails to disclose “providing a web-based system for storing and organizing data related to [an] insurance-underwriting process, wherein the web-based system is implemented using a multi-level modular architecture comprising a web-based portal, the web-

based portal providing access to a plurality of web-based applications..." as recited in claim 4. (Emphasis added). As best understood, Surbey does not make any reference at all to web-based portals, let alone the specific feature of providing a web-based insurance-underwriting management system that is implemented using such a portal.

Further, Surbey fails to disclose "each web-based application employing a desktop visual metaphor and providing access, via said desktop visual metaphor, to a plurality of business modules" as recited in claim 4. (Emphasis added). The Office Action asserts (with respect to previously presented claim 7) that this feature is shown in Surbey at paragraphs 141-143 and FIG. 9. (Office Action: pgs. 3-4). Applicants respectfully disagree.

The cited sections of Surbey describe a software architecture for managing a web-enabled collaborative insurance process. As shown in FIG. 9 of Surbey, the architecture is composed of a plurality of service layers (e.g., Web Services 9500, Application Services 9400, Collaboration Services 9300, Document Management 9200), which each include various modules (e.g., brand management module 9480, localization module 9460, workflow management module 9320, security and permissions management module 9310, etc.). Thus, as best understood, the Office Action construes the service layers shown in FIG. 9 of Surbey as corresponding to the recited web-based applications of claim 4, and the modules shown in FIG. 9 of Surbey as corresponding to the recited business modules of claim 4.

However, the cited sections of Surbey do not teach anything about the particular type of user interface employed by each service layer, or the particular manner in which each service layer provides access to their included modules. Rather, these sections merely describe the architectural relationship of service layers to modules. In contrast, Applicants' claim 4 specifically recites that each web-based application employs a desktop visual metaphor, and that the applications provide access to business modules via said desktop visual metaphor. The concept of a desktop visual metaphor is explained in the Specification of the present application: "an application 304 may be structured so as to appear as a desktop to the user... icons [on the desktop] represent the icons for activating the modules associated with the active application..." (Specification: paras. 62-63).

Since the cited sections of Surbey fail to teach that the service layers described therein employ a desktop visual metaphor and provide access to modules via said desktop visual metaphor, Surbey necessarily fails to disclose “each web-based application employing a desktop visual metaphor and providing access, via said desktop visual metaphor, to a plurality of business modules” as recited in claim 4. (Emphasis added).

Further, Surbey fails to disclose “each business module providing access to a plurality of business logic tools, each business logic tool providing access to a plurality of views for displaying data, the plurality of views including a summary view, a list view, and a details view” as recited in claim 4. (Emphasis added). The Office Action asserts (with respect to previously presented claim 13) that this feature is shown in Surbey at FIG. 5. (Office Action: pg. 4). However, FIG. 5 of Surbey merely illustrates a graphical folder structure for documents. (Surbey: para. 93). Applicants fail to perceive (and the Office Action fails to explain) how FIG. 5 discloses multiple views for displaying data, let alone a summary view, a list view, and a details view as recited in claim 4.

Further, Surbey fails to disclose “configuring the web-based system such that each business module of each web-based application provides access to a common set of generic business logic tools” as recited in claim 4. (Emphasis added). The Office Action asserts (with respect to previously presented claims 12 and 19) that this feature is shown in Surbey at paragraphs 46 and 89. (Office Action: pgs. 4-5). Applicants respectfully disagree.

Paragraph 46 of Surbey states:

Collaborations can be initiated at the level of a folder (for example, a client folder) or at any sub-level down to a specific document. By clicking on the folder (“explorer”) bar, the user can select the appropriate folder level, and then can utilize the collaboration dialog tool to select collaborators...

(Surbey: para. 46).

As can be seen, this paragraph merely indicates that a “collaboration dialog tool” may be used to initiate a collaboration with respect to a document folder. This paragraph does not indicate that the collaboration dialog tool is a generic business logic tool that is accessible from modules of different web-based applications as recited in claim 4.

Paragraph 89 of Surbey describes “software tools” such as EDI, HTTP, HTML, etc. that may be used to implement communication between devices. These software tools are clearly unrelated to the business logic tools recited in claim 4, and are thus irrelevant to the claimed feature of “configuring the web-based system such that each business module of each web-based application provides access to a common set of generic business logic tools.”

Further, Surbey fails to disclose “configuring the web-based system such that each business logic tool of each business module provides access to a common set of generic views” as recited in claim 4. (Emphasis added). No disclosure pertaining to this feature could be found in Surbey.

For at least the foregoing reasons, Applicants respectfully submit that independent claim 4 is not anticipated or rendered obvious by Surbey, and respectfully request that the rejection of this claim be withdrawn.

**Independent Claim 20**

Claim 20 has been amended to recite features that are substantially similar to independent claim 4, and is thus allowable for at least a similar rationale as discussed for claim 4, and others.

**Dependent Claims 5, 6, 8-11, 14-18, 21, 22, 24-27, and 30-34**

Claims 5, 6, 8-11, 14-18, 21, 22, 24-27, and 30-34 depend (either directly or indirectly) from independent claims 4 and 20 respectively, and are thus allowable for at least a similar rationale as discussed for claims 4 and 20.

In addition, Applicants submit that claims 5, 6, 8-11, 14-18, 21, 22, 24-27, and 30-34 recite additional features that distinguish over Surbey. For example, claims 17 and 33 recite, in part “wherein the web-based portal is hosted by a third party.” (Emphasis added). The Office Action asserts that this feature is shown in Surbey at paragraph 54, but this paragraph makes absolutely no reference to a web-based portal being hosted by a third party as recited in the claims. Accordingly, claims 17 and 33 are believed to be allowable for at least this additional reason.

**Amendments to the Claims**

Unless otherwise specified, amendments to the claims are made for purposes of clarity, and are not intended to alter the scope of the claims or limit any equivalents thereof. The amendments are supported by the Specification as filed and do not add new matter.

**CONCLUSION**

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance and an action to that end is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 650-326-2400.

Respectfully submitted,

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